

Information to identify the case:

Debtor 1	Gemma Ankuda	Social Security number or ITIN	xxx-xx-4672
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-35446-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gemma Ankuda

7/16/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gemma Ankuda
Debtor

Case No. 17-35446-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 16, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db	+ Gemma Ankuda, 15 Arlington Ave, Maple Shade, NJ 08052-3340
aty	+ Stern Lavinthal and Frankenberg, 105 Eisenhower Parkway, Roseland, NJ 07068-1640
cr	+ Cenlar FSB as servicing agent for Pingora Loan Ser, Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Freedom Mortgage Corporation, Attn: BK Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
518995642	+ Freedom Mortgage Corporation, Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
517440608	+ Freedom Mortgage Corporation, Attn: Cash Management, 10500 Kincaid Drive, Fishers, IN 46037-9764
517440609	+ Freedom Mortgage Corporation, Attn: Cash Management, 10500 Kincaid Drive, Fishers, IN 46037, Freedom Mortgage Corporation 46037-9764 Attn: Cash Management
518134952	+ Freedom Mortgage Corporation, Melissa Licker, McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
517237426	+ James Ankuda, 15 Arlington Ave, Maple Shade, NJ 08052-3340
517237428	+ Maple Shade Twp, 200 Stiles Avenue, Maple Shade, NJ 08052-2541
517237429	+ Pingora Loan Servicing, LLC, 1755 Blake St, Ste 200, Denver, CO 80202-1479
517410827	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517237432	+ State of New York Dept Finance & Tax, NYS Assessment Receivables, PO Box 4127, Binghamton, NY 13902-4127

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 16 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jul 16 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: clientservices@credit-control.com	Jul 16 2021 20:35:00	Central Loan Admin & Reporting, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517237419	+ EDI: CITICORP.COM	Jul 17 2021 00:33:00	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
517237420	+ Email/Text: clientservices@credit-control.com	Jul 16 2021 20:35:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
517237422	+ EDI: CITICORP.COM	Jul 17 2021 00:33:00	Citi, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517237423	+ EDI: CITICORP.COM	Jul 17 2021 00:33:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517237424	+ EDI: CITICORP.COM	Jul 17 2021 00:33:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St

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517237425	+ EDI: WFNNB.COM	Jul 17 2021 00:33:00	Louis, MO 63179-0040 Comenitycapital/bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517237421	EDI: JPMORGANCHASE	Jul 17 2021 00:33:00	Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219
517355436	EDI: JPMORGANCHASE	Jul 17 2021 00:33:00	JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517237430	+ Email/Text: bankruptcy@pseg.com	Jul 16 2021 20:35:00	PSE&G, Attn: Bankruptcy Dept, PO Box 490, Cranford, NJ 07016-0490
517342650	EDI: Q3G.COM	Jul 17 2021 00:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517237427	*+	James Ankuda, 15 Arlington Ave, Maple Shade, NJ 08052-3340
517237431	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2021 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor Gemma Ankuda aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlson	on behalf of Creditor Freedom Mortgage Corporation dcarlson@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlson	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlson@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanette F. Frankenberg	on behalf of Creditor Cenlar FSB as servicing agent for Pingora Loan Servicing LLC cmecf@sternlav.com

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Melissa N. Licker

on behalf of Creditor JPMorgan Chase Bank National Association NJ_ECF_Notices@mccalla.com,
mccallaecf@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor Freedom Mortgage Corporation NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com

Robert P. Saltzman

on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10